



A Guidebook for Good Health



**BlueCross BlueShield
of Alabama**

An Independent Licensee of the
Blue Cross and Blue Shield Association.



**Administered by the
Alabama Department of Public Health**

Children's Health Insurance Program



Good Health is Our Goal

With ALL Kids, parents can have peace of mind knowing quality health care for their children is available and affordable.

So, if your child gets sick or needs a regular check-up, the health care he or she needs is just a phone call away.

Quick Find Guide

Important Notes and Numbers2

What is a Preferred Provider2

General Provisions3

Customer Service Information4

Preventive Care4

Inpatient Hospital Services5

Outpatient Hospital Services6

Physician Services6

Mental Health & Substance Abuse7

Vision Services7

Prescription Drugs7

Dental Services8

Other Covered Services8

Renewal Information9

Questions and Answers9



As soon as you choose a doctor and dentist, call them to make your child an appointment for a check-up visit. These check-up visits will allow small health and dental problems to be caught early, preventing them from becoming serious problems later.



Premium and Renewal Reminder!

Don't get caught at the end of the year owing all of your premiums! Next month you will receive a premium notice. Your premium will be due at that time. The notice will tell you how and where you can pay this premium. If you have any questions about your child's enrollment, premium payments or renewal with ALL Kids, please call toll free:

1 888 373-KIDS (5437)

ALL Kids coverage must be renewed each year. Coverage will not automatically continue. All premiums for this enrollment year must be paid in full for your child to be eligible for renewal.

IMPORTANT NOTES AND NUMBERS



- **Now that your child is enrolled in ALL Kids, make an appointment!** Please choose a doctor, dentist and vision care specialist first, then call them immediately to make your child an appointment for a check-up visit. These check-ups are very important to your child's health, now and in the future.
- **Call 1 888 373-KIDS (5437) to tell ALL Kids if you move or if your phone number changes.** ALL Kids needs to be able to keep in touch with you while your child is enrolled. You can call ALL Kids Monday through Friday to talk to one of the ALL Kids Customer Service Representatives. This is a free call. You may also leave a message or e-mail us from our web site (www.adph.org/allkids) at any time.
- **Call 1 800 760-6851 for questions about your child's health care coverage.** This is the Blue Cross and Blue Shield of Alabama dedicated customer service number. This is a free call.
- **Call 1 866 796-1071 for questions about your child's mental health and substance abuse coverage.** You can call 24 hours a day, 7 days a week and talk with a mental health professional. They will assist you with questions or problems and be able to help you find a provider.

What is a Preferred Provider?



A term to be familiar with is Preferred Provider Organization (PPO). The PPO network is a group of doctors, dentists, hospitals and outpatient facilities enrolled as Blue Cross and Blue Shield providers to provide services to ALL Kids enrollees at special, prearranged rates. ALL Kids requires you to use the Blue Cross PPO network for paid services. ALL Kids has no deductible. The PPO network strives to give your child the best health care available.

Locating a Preferred Provider

If you need help locating a preferred doctor or dentist in Alabama, you can look in your **ALL Kids Preferred Provider Directory**, call the Blue Cross and Blue Shield of Alabama dedicated customer service number, **1 800 760-6851**, or visit the Blue Cross and Blue Shield of Alabama web site at www.bcbsal.com. For information about ordering an **ALL Kids Preferred Provider Directory**, please refer to the **Do You Need An ALL Kids Preferred Provider Directory?** flyer found in the large yellow envelope.

You can use health care providers who are not in the PPO network. However, when you use out-of-network providers, you must pay 100% of the cost. Please ask your health care provider if he or she is part of the PPO network.

Mental Health and Substance Abuse Services

Mental health and substance abuse services are provided through ALL Kids benefit plan. You can call toll-free **1 866 796-1071** 24 hours a day, 7 days a week, if you have questions about your child's mental health and substance abuse benefits, provider network or would like to speak with a mental health professional.

Services Outside Alabama



If your child is traveling out-of-state and needs a health care provider, ALL Kids services are available nationwide. **This nationwide PPO network is known as the BlueCard PPO network.** To locate a BlueCard PPO provider in other states, call **1 800 810-BLUE (2583)** or visit the web site at **www.bcbs.com**. When making your child an appointment with an out-of-state health care provider, be sure to tell them you have a Blue Cross and Blue Shield ID card.

GENERAL PROVISIONS

When your child needs medical and dental care, you must use a Blue Cross and Blue Shield PPO provider. There is no deductible when you use a PPO provider.

If your child is in the Low Fee group or the Fee group, some services may require a copay. A copay is a small fee you may have to pay up front. Your copays are determined by the ALL Kids fee group your child is in, which was based on the family size and income you stated on the last application ALL Kids received from you.

The ALL Kids card your child received in the mail has the Fee group your child is in printed on the bottom right.

- "NO FEE" tells you and your health care provider that you do not have to pay a copay for services you receive.
- "LOW FEE" tells you and your health care provider that you will pay copays ranging from \$1.00 to \$10.00 when receiving health care services through ALL Kids providers (i.e. \$3.00 for a sick child doctor visit).
- "FEE" tells you and your health care provider that you will pay copays ranging from \$2.00 to \$20.00 when receiving health care services through ALL Kids providers (i.e. \$5.00 for a sick child doctor visit).

All copays will be paid to the doctor, dentist, pharmacist, mental health provider or health care facility at the time the service is provided. There are never any copays for preventive services like regular check-ups, immunizations, dental cleanings and vision exams.

Your out-of-pocket maximum is \$500 per family. That means you won't spend more than \$500 per year in health care costs for your ALL Kids covered children. However, it is your responsibility to keep your receipts and contact us when you are close to spending \$500. Call our toll-free number if you have any questions about the \$500 out-of-pocket maximum.

1 888 373-KIDS (5347)

CUSTOMER SERVICE INFORMATION

If you have any questions about:

- Your child's health care coverage, please call the Blue Cross and Blue Shield of Alabama dedicated customer service number at **1 800 760-6851**. This is a free call.
- Your child's mental health or substance abuse services, please call **1 866 796-1071** 24 hours a day, 7 days a week. This is a free call.
- Your child's annual premiums, renewal or to report an address change, please call **1 888 373-KIDS (5347)**. This is a free call.

PREVENTIVE CARE



Make an appointment! Please choose a doctor and dentist first, then call them immediately to make your child an appointment for a check-up visit. These check-ups are very important to your child's health, now and in the future.

The ALL Kids plan covers preventive care and is available only when using a PPO provider. The following services are covered at 100%:

- Routine Immunizations
- Routine Physical Exams
- Routine Vision and Dental Exams
- Routine Lab/Diagnostic Testing (urinalysis, TB skin test, complete blood count)
- Newborn Well-Child Exam in the Hospital

INPATIENT HOSPITAL SERVICES



If your child has to spend the night in the hospital or inpatient mental health/substance abuse facility, coverage is available when you use a Preferred Hospital. If your child is in the Low Fee group or the Fee group, some of the services may require a copay that will be collected by the hospital or facility at the time the service is provided. Semi-private room and board and other usual hospital supplies are covered.

- Transplant services are covered at 100% with no copay when provided by a Blue Quality Center of Transplants.
- If your child needs a lengthy hospitalization, Individual Case Management is available.

PREADMISSION CERTIFICATION

Please remember that Blue Cross and Blue Shield of Alabama needs to know ahead of time that your child will be staying in the hospital or inpatient facility. This is called preadmission certification and is required for all admissions except those related to maternity. Your doctor should handle the preadmission certification process. To be sure this is taken care of, please check with your doctor. In an emergency situation, you have 48 hours or until the next business day after admission to get certification.

For help locating a hospital or outpatient facility in Alabama:

- look in your **ALL Kids Preferred Provider Directory**,
- call the Blue Cross and Blue Shield of Alabama dedicated customer service number, **1 800 760-6851**,
- or visit the Blue Cross and Blue Shield of Alabama web site at **www.bcbsal.com**.

For help locating a hospital or outpatient facility in other states (a BlueCard PPO provider):

- call **1 800 810-BLUE (2583)**
- or visit the web site at **www.bcbs.com**.

For help locating a mental health or substance abuse provider:

- call **1 866 796-1071** 24 hours a day, 7 days a week.
This is a free call.

OUTPATIENT HOSPITAL SERVICES

If your child receives treatment in a hospital without spending the night, coverage is available only when using a Preferred Outpatient Facility. You may have a small copay collected by the hospital when you use some of these services:

- Outpatient Surgery
- Hemodialysis
- IV Therapy
- Chemotherapy
- Radiation Therapy
- Diagnostic Lab and X-ray

Note: Copay will be waived if your child is admitted to the hospital.

PHYSICIAN SERVICES

These services are covered only when you use a PPO Provider.

You may have a small copay when you use some of these services:

- Surgery
- Anesthesia
- In-Hospital Visits and Consultations
- Maternity
- Chemotherapy and Radiation Therapy
- Diagnostic Lab and X-Ray
- Allergy Testing and Treatment
- Accident-Related Dental Services (covered only as a result of accidental injury or medical emergency when prior authorization is received)
- Office Care Services and Consultations
- Physician Services for Treatment in the Emergency Room
- Urgent Care Services
- Doctor Visits When Child is in the Hospital



MENTAL HEALTH AND SUBSTANCE ABUSE

Mental health and substance abuse services are provided through ALL Kids benefit plan. You can call toll-free **1 866 796-1071** 24 hours a day, 7 days a week, if you have questions about your child's mental health and substance abuse benefits, provider network or would like to speak with a mental health professional.

VISION SERVICES



ALL Kids is looking out for your children with vision coverage. Coverage is available when you use a participating Routine Vision Provider or Eye Wear Supplier.

- Routine eye exams are covered and no copay is required when you use a participating Routine Vision Provider. There is a limit of one exam per calendar year.
- Lenses and frames are covered and no copay is required when you use a participating Eye Wear Supplier. There is a limit of one pair of lenses and frames per calendar year, with a maximum of \$180 for single lenses. Contacts are not covered.

If you need help locating a Routine Vision Provider or Eye Wear Supplier in Alabama, you can look in your **ALL Kids Preferred Provider Directory**, call the Blue Cross and Blue Shield of Alabama dedicated customer service number, **1 800 760-6851**, or visit the Blue Cross and Blue Shield of Alabama web site at **www.bcbsal.com**. To locate a BlueCard PPO provider in other states, call **1 800 810-BLUE (2583)** or visit the web site at **www.bcbs.com**.

PRESCRIPTION DRUGS



Prescription drug coverage is available when you use a Blue Cross and Blue Shield Participating Pharmacy.

- Generic drugs may have a \$1 or \$2 copay for each prescription. You must use generic drugs when they are available.
- Brand-name drugs have a \$3 to \$10 copay for each prescription.

Look in your **ALL Kids Directory**, or call the Blue Cross and Blue Shield of Alabama dedicated customer service number at **1 800 760-6851** to locate a participating pharmacy in Alabama.

You can also log on to the Blue Cross and Blue Shield of Alabama web site at **www.bcbsal.com**. To locate a BlueCard PPO provider in other states, call **1 800 810-BLUE (2583)** or visit the web site at **www.bcbs.com**.

DENTAL SERVICES



Put a smile on your child's face with ALL Kids dental benefits. Coverage is available only when you use a Preferred Dentist in Alabama. There is a \$1,500 limit per enrolled child, per calendar year on Dental Services. Preventive Services do not apply to the \$1,500 limit.

- Preventive – There is no copay for Diagnostic and Preventive Services.
- Basic – You may have a \$3 or \$5 copay for Restorative Services (fillings).
- Supplemental Services including prosthodontics (crowns) and prosthetics (root canals) may have a \$3 or \$5 copay.
- Periodontic Services (treatment for gum disease) may have a \$3 or \$5 copay.
- Orthodontic Services (braces) are not covered.

Look in your **ALL Kids Directory**, or call the Blue Cross and Blue Shield of Alabama dedicated customer service number at **1 800 760-6851** to locate a Preferred Dentist in Alabama. You can also log on to the Blue Cross and Blue Shield of Alabama web site at **www.bcbsal.com**.

OTHER COVERED SERVICES



There are other covered services available to your child when you use Preferred Providers. You may have a small copay when you use some of these services:

- Hospice Care
- Ambulance Services
- Prosthetic Devices and Durable Medical Equipment
- Outpatient Rehabilitation Therapy (physical, occupational, speech and cardiac/pulmonary therapies)
- Maternity - benefits include the Baby Yourself program; a prenatal wellness program designed for expectant mothers and their babies. Call toll-free to enroll at **1 800 222-4379**
- Skilled Nursing Facilities (*limited to 100 days in a lifetime*)
- Home Health Agency Services (*60 day limit each calendar year*)
- Chiropractic Care (*limited to 12 visits or \$400 each calendar year and available only when using Preferred Chiropractors*)

Remember to Pay Your Premiums and Renew!



ALL Kids coverage must be renewed each year.

Coverage will not automatically continue. All premiums for this enrollment year must be paid in full for your child to be eligible for renewal.

You will receive a renewal packet from ALL Kids. Fill out the form and return it, along with any premiums you may owe for the last year, before your child's "Good Thru" date.

Don't get caught at the end of the year owing all of your premiums!

Call toll-free now if you need more information.

1 888 373-KIDS (5437)

Questions and Answers

Here are answers to some of the most common questions about the ALL Kids program.

Q: How will ALL Kids help my child stay healthy?

A: ALL Kids benefits include well-child check-up visits for medical, dental and vision care. This means your child can be seen by the doctor, dentist or vision care specialist at no cost to you before small problems become big ones.

Q: How much will it cost me for my child's health care services when I use an ALL Kids provider?

A: There are never any copays for preventive services like regular check-ups, immunizations, dental cleanings and vision exams. For other services, you may have to pay small copays to your health care provider at the time of service. Copay amounts are determined by the Fee group your child is in. See the General Provisions section of the benefits outlined in the front of this booklet.

Q: What if I can't pay all my premiums at one time?

A: ALL Kids will let you make your premium payments all at once or in easy monthly payments. Call toll-free now and ask for more information.
1 888 373-KIDS (5437)

- Premium payments can also be made over the phone or on-line using a credit card at **www.adph.org/allkids**.
- Premium payments can be mailed in. Be sure to write your child's ALL Kids contract number (found on your child's ALL Kids card) or Family ID number on the check or money order. **DO NOT SEND CASH.**

Q: Can I choose my child's doctor?

A: You can choose any doctor who is enrolled as a Blue Cross and Blue Shield PPO provider. To find a preferred provider in Alabama, you can look in your **ALL Kids Preferred Provider Directory**, call the Blue Cross and Blue Shield of Alabama dedicated customer service number, **1 800 760-6851**, or visit the Blue Cross and Blue Shield of Alabama web site at **www.bcbsal.com**. To locate a BlueCard PPO provider in other states, call **1 800 810-BLUE (2583)** or visit the web site at **www.bcbs.com**.

Q: What if my child needs a specialist?

A: You will be able to use any Blue Cross and Blue Shield PPO Specialist. Your child's doctor can help you find the right kind of specialist for your child's problem. For help finding a mental health provider, call **1 866 796-1071** 24 hours a day, 7 days a week. This is a free call.

Q: Do benefits include coverage for routine vision screening and eyeglasses?

A: Yes, choose a vision provider listed in the Participating Routine Vision Providers section of the ALL Kids Directory to perform the exam. A routine exam is covered once a year. One pair of lenses and frames are also covered once a year. There is a maximum of \$180 for single lenses. Contact lenses are not covered. If you need help locating a participating Routine Vision Provider and a place to get your glasses prescription filled,

you can look in your **ALL Kids Preferred Provider Directory**, call the Blue Cross and Blue Shield of Alabama dedicated customer service number, **1 800 760-6851**, or visit the Blue Cross and Blue Shield of Alabama web site at **www.bcbsal.com**. To locate a BlueCard PPO provider in other states, call **1 800 810-BLUE (2583)** or visit the web site at **www.bcbs.com**. *(Not all providers are included on these lists).*

Q: What if my child gets sick when we're traveling?

A: When outside of Alabama, benefits are covered when services are provided by a Blue Cross and Blue Shield PPO provider. For help locating a hospital or outpatient facility in other states

- call **1 800 810-BLUE (2583)**
- or visit the web site at **www.bcbs.com**.

Q: Do I have to renew my child's ALL Kids coverage every year?

A: Yes! Your child's ALL Kids enrollment will last for 12 months. (If your child turns 19 years of age before the end of the 12 months, coverage will end the last day of the child's birth month.) The "Good Thru" date on the front of the card will tell you when it will be time to renew. Approximately two months before the "Good Thru" date, you will receive a renewal packet that must be completed. You must return this packet and any premiums you may owe for the current year before the "Good Thru" date to be considered for renewal for the upcoming year. If you do not receive your child's renewal packet or if you have any questions, please call **1 888 373-KIDS (5437)**. **Don't get caught at the end of the year owing all of your premiums!** Call toll-free now and ask for more information. **1 888 373-KIDS (5437)**.

Q: Will my child receive a new ALL Kids card every year?

A: If your child remains eligible, a new card will be mailed. To avoid a lapse in coverage, please remember to renew every 12 months.



Important Phone Numbers

For program eligibility, enrollment
and premium billing information,

call **1 888 373-KIDS (5437)**

For health and dental information or
questions about claims payment from Blue Cross
and Blue Shield of Alabama,

call **1 800 760-6851**

For mental health/substance abuse information,

call **1 866 796-1071**



**BlueCross BlueShield
of Alabama**

450 Riverchase Parkway East
Birmingham, Alabama 35244